

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GWENDOLYN LEWIS

Debtor(s)

Case No. 23-21928CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/12/2023.
- 2) The plan was confirmed on 12/05/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/10/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,825.42.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$14,179.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$14,179.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,462.75  
Court Costs \$0.00  
Trustee Expenses & Compensation \$850.74  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,313.49**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

| Creditor Name                   | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ABSOLUTE RESOLUTIONS INVESTMENT | Unsecured | 7,072.00        | 7,072.01       | 7,072.01      | 0.00           | 0.00      |
| ALLEGHENY HEALTH NETWORK        | Unsecured | 350.00          | NA             | NA            | 0.00           | 0.00      |
| ALLEGHENY HEALTH NETWORK        | Unsecured | 1,240.49        | NA             | NA            | 0.00           | 0.00      |
| ALLEGHENY HEALTH NETWORK        | Unsecured | 1,540.49        | NA             | NA            | 0.00           | 0.00      |
| ALLEGHENY HEALTH NETWORK        | Unsecured | 70.00           | NA             | NA            | 0.00           | 0.00      |
| CAPITAL ONE BANK (USA) NA BY AM | Unsecured | 1,851.00        | 1,851.39       | 1,851.39      | 0.00           | 0.00      |
| CITIBANK**                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CITY AND SCHOOL DISTRICT OF PIT | Priority  | NA              | 298.10         | 298.10        | 0.00           | 0.00      |
| COLLECTION SERVICE CENTER INC   | Unsecured | 119.15          | NA             | NA            | 0.00           | 0.00      |
| COMENITY BANK++                 | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| DUQUESNE LIGHT COMPANY(*)       | Unsecured | NA              | 201.29         | 201.29        | 0.00           | 0.00      |
| FINGERHUT                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| FORTIVA                         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| GENESIS FS CARD SERVICES        | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| LAKEVIEW LOAN SERVICING LLC     | Secured   | 99,185.00       | 98,281.57      | 0.00          | 9,860.51       | 0.00      |
| LAKEVIEW LOAN SERVICING LLC     | Secured   | 0.00            | 224.71         | 224.71        | 0.00           | 0.00      |
| LVNV FUNDING LLC                | Unsecured | 1,951.00        | 1,951.65       | 1,951.65      | 0.00           | 0.00      |
| LVNV FUNDING LLC                | Unsecured | 1,572.00        | 1,572.24       | 1,572.24      | 0.00           | 0.00      |
| LVNV FUNDING LLC                | Unsecured | 3,430.00        | 3,512.11       | 3,512.11      | 0.00           | 0.00      |
| MERRICK BANK                    | Unsecured | 2,022.00        | 1,962.77       | 1,962.77      | 0.00           | 0.00      |
| ONE MAIN FINANCIAL GROUP LLC(*) | Unsecured | 6,884.00        | 6,884.38       | 6,884.38      | 0.00           | 0.00      |
| ONE MAIN FINANCIAL(*)           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PEOPLES NATURAL GAS CO LLC*     | Unsecured | 229.80          | NA             | NA            | 0.00           | 0.00      |
| PHOENIX FINANCIAL SERVICES      | Unsecured | 48.54           | NA             | NA            | 0.00           | 0.00      |
| PITTSBURGH WATER & SEWER AUTH   | Unsecured | 1,760.84        | 0.00           | 0.00          | 0.00           | 0.00      |
| PITTSBURGH WATER & SEWER AUTH   | Secured   | 0.00            | 1,403.77       | 1,403.77      | 0.00           | 0.00      |
| PITTSBURGH WATER & SEWER AUTH   | Secured   | 0.00            | 17.69          | 17.69         | 0.00           | 0.00      |
| PRA/PORTFOLIO RECOVERY ASSOC    | Unsecured | 4,312.00        | 4,312.39       | 4,312.39      | 0.00           | 0.00      |
| QUANTUM3 GROUP LLC - AGENT FO   | Unsecured | 5,647.00        | 5,647.15       | 5,647.15      | 0.00           | 0.00      |
| QUANTUM3 GROUP LLC AGENT CON    | Unsecured | 778.00          | 778.09         | 778.09        | 0.00           | 0.00      |
| T MOBILE/T-MOBILE USA INC BY AM | Unsecured | NA              | 121.47         | 121.47        | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor<br>Name              | Class     | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
|-------------------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| THE BUREAUS INC               | Unsecured | 1,033.00           | NA                | NA               | 0.00              | 0.00         |
| UNION ORTHOTICS AND PROSTHETI | Unsecured | 22.42              | NA                | NA               | 0.00              | 0.00         |
| US ACUTE CARE SOLUTIONS       | Unsecured | 255.14             | NA                | NA               | 0.00              | 0.00         |
| US DEPARTMENT OF EDUCATION    | Unsecured | 57,963.00          | 58,065.44         | 58,065.44        | 0.00              | 0.00         |
| VERIZON BY AMERICAN INFOSOURC | Unsecured | NA                 | 51.90             | 51.90            | 0.00              | 0.00         |
| WEBBANK-FINGERHUT             | Unsecured | 0.00               | NA                | NA               | 0.00              | 0.00         |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
|-------------------------------------|--------------------------|---------------------------|--------------------------|
| <b>Secured Payments:</b>            |                          |                           |                          |
| Mortgage Ongoing                    | \$0.00                   | \$9,860.51                | \$0.00                   |
| Mortgage Arrearage                  | \$224.71                 | \$0.00                    | \$0.00                   |
| Debt Secured by Vehicle             | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Secured                   | \$1,421.46               | \$0.00                    | \$0.00                   |
| <b>TOTAL SECURED:</b>               | <b>\$1,646.17</b>        | <b>\$9,860.51</b>         | <b>\$0.00</b>            |
| <b>Priority Unsecured Payments:</b> |                          |                           |                          |
| Domestic Support Arrearage          | \$0.00                   | \$0.00                    | \$0.00                   |
| Domestic Support Ongoing            | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Priority                  | \$298.10                 | \$0.00                    | \$0.00                   |
| <b>TOTAL PRIORITY:</b>              | <b>\$298.10</b>          | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$93,984.28</b>       | <b>\$0.00</b>             | <b>\$0.00</b>            |

**Disbursements:**

|                              |                   |                           |
|------------------------------|-------------------|---------------------------|
| Expenses of Administration   | <u>\$4,313.49</u> |                           |
| Disbursements to Creditors   | <u>\$9,860.51</u> |                           |
| <b>TOTAL DISBURSEMENTS :</b> |                   | <b><u>\$14,174.00</u></b> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/22/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.